

FORM B1

**United States Bankruptcy Court**  
**Northern District of Illinois**
**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Frazier, Rosalyn V.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-8908</b>	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>1056 Richton Place</b> <b>Richton Park, IL 60471</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: <b>Cook</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address): <b>Chapter 13 W/NO plan</b>
Location of Principal Assets of Business Debtor (if different from street address above):	

**Information Regarding the Debtor (Check the Applicable Boxes)****Venue (Check any applicable box)**

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor (Check all boxes that apply)**

- Individual(s)       Railroad
- Corporation       Stockbroker
- Partnership       Commodity Broker
- Other \_\_\_\_\_  Clearing Bank

**Chapter or Section of Bankruptcy Code Under Which  
the Petition is Filed (Check one box)**

- Chapter 7       Chapter 11       Chapter 13
- Chapter 9       Chapter 12
- Sec. 304 - Case ancillary to foreign proceeding

**Nature of Debts (Check one box)**

- Consumer/Non-Business       Business

**Filing Fee (Check one box)**

- Full Filing Fee attached
- Filing Fee to be paid in installments (Applicable to individuals only.)  
Must attach signed application for the court's consideration  
certifying that the debtor is unable to pay fee except in installments.  
Rule 1006(b). See Official Form No. 3.

**Statistical/Administrative Information (Estimates only)**

- Debtor estimates that funds will be available for distribution to unsecured creditors.
- Debtor estimates that, after any exempt property is excluded and administrative expenses paid,  
will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

**U.S. Bankruptcy Court**  
**Northern District Of Illinois**

Filed: 07/23/2004

Time: 16:44:33

Debtors: ROSALYN V FRAZIER

Case: 04-27415 Fee : 194

Chapter: 13 Rec. #: 3092366

Judge: Carol Doyle

341 mtg: 08/18/2004 @ 12:30PM

ConfHrg: 09/16/2004 @ 11:00AM

Trustee: MARILYN MARSHALL

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets						
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts						
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



1:04BK27415-BK001

**Voluntary Petition**

(This page must be completed and filed in every case)

Page

Name of Debtor(s):

FORM B1, Page 2

Frazier, Rosalyn V.

Location

Where Filed: - None -

**Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)**

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

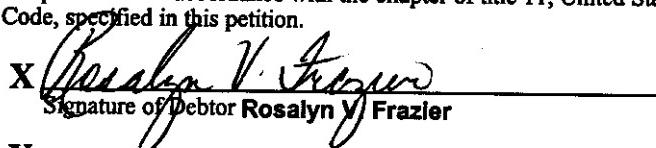
Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

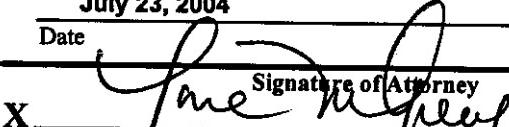
  
Signature of Debtor Rosalyn V. Frazier

X \_\_\_\_\_  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 23, 2004

Date

  
Signature of Attorney  
Lorraine M. Greenberg ARDC No.: 03129023

Printed Name of Attorney for Debtor(s)

Greenberg & Associates

Firm Name  
20 East Jackson Boulevard  
Suite 800  
Chicago, Illinois, 60604

Address

(312) 408-0007 Fax: (312) 427-8543

Telephone Number

July 23, 2004

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X \_\_\_\_\_

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

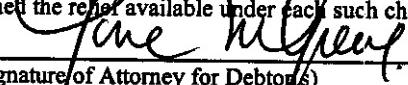
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X  July 23, 2004  
Signature of Attorney for Debtor(s) Date  
Lorraine M. Greenberg ARDC No.: 03129023

**Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X \_\_\_\_\_

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

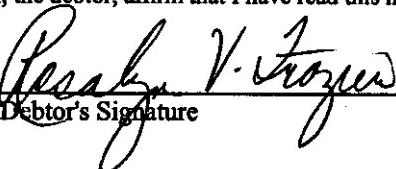
**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

  
Debtor's Signature

July 23, 2004

Date

Case Number

Bally Total Fitness  
12440 E Imperial Suite 3  
Norwalk, CA 90650

Capital One Bank  
Po Box 85520  
Richmond, VA 23285

Cb Of Gr Indianapolis  
950 N Meridian St Fl 9  
Indianapolis, IN 46204

Chicago P O Emp Cr Un  
10025 S Western Ave  
Chicago, IL 60643

Cred Protections Assoc  
1355 Noel Rd Suite 2100  
Dallas, TX 75240

Dallas Cotton Belt Emp C  
400 W Cliff Prof B  
Dallas, TX 75224

Ferleger And Associates  
134 N Lasalle  
Chicago, IL 60602

Ford Cred  
Po Box Box 542000  
Omaha, NE 68154

Ford Motor Credit Company  
P.O. Box 23068  
Lansing, MI 48909

Ill Coll Service Inc  
4647 W 103rd St  
Oak Lawn, IL 60453

Mbga/Jc Penney  
Po Box 981131  
El Paso, TX 79998

Medclr Inc  
Pob 8547  
Philadelphia, PA 19101

Nationwide Acceptance  
3435 N. Cicero Avenue  
Chicago, IL 60641

Nco Financial Systems  
100 Constitution A  
Upper Darby, PA 19082

Providian Financial  
4900 Johnson Dr  
Pleasanton, CA 94588

Rmi/Mcsi  
Pob 666  
Lansing, IL 60438

Spiegel  
FCNB Processing Drive  
9310 SW Gemini Drive  
Beaverton, OR 97078-0001

Washington Mutual Home Loans  
9601 Mcallister Fwy  
San Antonio, TX 78216

Wfnnb/New York & Compa  
220 W Schrock Rd  
Westerville, OH 43081

**United States Bankruptcy Court  
Northern District of Illinois**

In re Rosalyn V. Frazier

Debtor(s)

Case No.  
Chapter

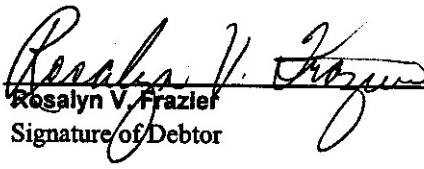
13

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: \_\_\_\_\_ 0

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: July 23, 2004

  
Rosalyn V. Frazier  
Signature of Debtor

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: ) CHAPTER 13  
 )  
 Rosalyn V. Frazier, ) NO:  
 )  
 Debtor. )

DISCLOSURE OF FEES UNDER RULE 2016(b)

I certify that I am the attorney for said Debtor(s) and that the compensation paid or promised me for the services rendered or to be rendered in connection with said case is as follows:

\$ 0.00 paid to date;

\$ 2,000.00 to be requested at the hearing on attorneys fees to be held at the time of the confirmation hearing;

The source of the compensation paid or to be paid is Debtor(s)' funds; (Debtor and attorneys have entered into the rights and responsibilities fee agreement option A;

I have not shared or agreed to share such compensation with any other person, outside member or regular associate of my law firm, without exception.

Date: July 23, 2004 BY:

LORRAINE M. GREENBERG & ASSOCIATES

LORRAINE M. GREENBERG & ASSOCIATES  
20 E. JACKSON, SUITE 800  
CHICAGO, ILLINOIS 60604  
(312) 408-0007  
ARDC #: 03129023

